

Information to identify the case:

Debtor 1	<u>Corey J Sarka</u>	Social Security number or ITIN	xxx-xx-0120
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<u>Valerie L Casteel-Sarka</u>	Social Security number or ITIN	xxx-xx-6536
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-70376-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Corey J Sarka

Valerie L Casteel-Sarka

9/20/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Corey J Sarka
Valerie L Casteel-Sarka
Debtors

Case No. 17-70376-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Sep 20, 2022

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Corey J Sarka, Valerie L Casteel-Sarka, 267 Huff Street, P.O. Box 218, Dunlo, PA 15930-0218
cr	+ Northwest Bank, PO Box 337, Warren, PA 16365-0337
14421772	+ Berkheimer, P.O. Box 995, 50 North Seventh Street, Bangor, PA 18013-1798
14421780	+ Conemaugh Memorial Medical Center, Attn: Patient Accounting, 1086 Franklin Street, Johnstown, PA 15905-4305
14421783	DLP, Conemaugh Phys Group, P.O. Box 644633, Pittsburgh, PA 15264-4633
14421784	+ Edward & Diane Pentrack, P.O. Box 116, Dunlo, PA 15930-0116
14421787	+ Med Care Equipment Company, 501 W. Otterman Street, Suite C, Greensburg, PA 15601-2126
14421788	+ Northwest Consumer Discount Company, PO Box 5487, Johnstown, PA 15904-5487
14650615	+ STERLING JEWELERS INC D/B/A KAY JEWELERS, c/o Weltman, Weinberg & Reis Co., LPA, 436 Seventh Avenue, Ste 2500, Pittsburgh, PA 15219-1842
14421795	+ YMCA Johnstown, 100 Haynes Street, Johnstown, PA 15901-2595

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 21 2022 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 20 2022 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 21 2022 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 20 2022 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bncmail@w-legal.com	Sep 20 2022 23:49:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14421770	+ EDI: TSYS2	Sep 21 2022 03:48:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
14421771	^ MEBN	Sep 20 2022 23:48:51	Belden Jewelers/Sterling Jewelers, Inc, Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
14421773	+ EDI: CAPITALONE.COM	Sep 21 2022 03:48:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14421775	+ EDI: CITICORP.COM	Sep 21 2022 03:48:00	Citibank North America, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040

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14421776	+ EDI: CITICORP.COM	Sep 21 2022 03:48:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14421778	+ EDI: WFNNB.COM	Sep 21 2022 03:48:00	Comenity Bank/Maurices, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14421779	+ EDI: WFNNB.COM	Sep 21 2022 03:48:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14421777	+ EDI: WFNNB.COM	Sep 21 2022 03:48:00	Comenity Bank/gndrmtmc, Po Box 182125, Columbus, OH 43218-2125
14692357	+ EDI: WFNNB.COM	Sep 21 2022 03:48:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14421781	+ Email/Text: bdsupport@creditmanagementcompany.com	Sep 20 2022 23:49:00	Credit Management, LP, Attn: Bankruptcy, 2121 Nobletown Rd, Pittsburgh, PA 15205-3956
14520618	EDI: DISCOVER.COM	Sep 21 2022 03:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14421782	+ EDI: DISCOVER.COM	Sep 21 2022 03:48:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14421785	Email/Text: collecadminbankruptcy@fnni.com	Sep 20 2022 23:49:00	First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68191
14522257	Email/Text: collecadminbankruptcy@fnni.com	Sep 20 2022 23:49:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14421774	EDI: JPMORGANCHASE	Sep 21 2022 03:48:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14421786	+ Email/Text: BKRMailOPS@weltman.com	Sep 20 2022 23:49:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
14682246	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 20 2022 23:49:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14691538	EDI: PRA.COM	Sep 21 2022 03:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14422465	+ EDI: RECOVERYCORP.COM	Sep 21 2022 03:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14675760	EDI: Q3G.COM	Sep 21 2022 03:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14952079	+ Email/Text: bncmail@w-legal.com	Sep 20 2022 23:49:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14421789	+ EDI: RMSC.COM	Sep 21 2022 03:48:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14421790	+ EDI: RMSC.COM	Sep 21 2022 03:48:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14421791	+ EDI: RMSC.COM	Sep 21 2022 03:48:00	Synchrony Bank/Pay Pal Smart Conn, P.O. Box 965005, Orlando, FL 32896-5005
14421792	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 20 2022 23:49:00	Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197
14634324	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 20 2022 23:49:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14421793	+ Email/Text: bankruptcydepartment@tsico.com	Sep 20 2022 23:49:00	Transworld Systems Inc., Collection Agency, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
14421794	^ MEBN	Sep 20 2022 23:48:28	UPMC Health Services, P.O. Box 371472,

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Pittsburgh, PA 15250-7472

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Diane M. Pentrack
cr		Edward C. Pentrack
cr		STERLING JEWELERS INC D/B/A KAY JEWELERS
cr		Toyota Motor Credit Corporation
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14952084	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2022 at the address(es) listed below:

Name	Email Address
Angela Sheffler Abreu	on behalf of Creditor Northwest Bank AAbreu@nwbcorp.com Angela.Abreu@northwest.com
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Valerie L Casteel-Sarka thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Corey J Sarka thedebterasers@aol.com
Lisa M. Swope	on behalf of Creditor Edward C. Pentrack lms@nsslawfirm.com klw@nsslawfirm.com
Lisa M. Swope	on behalf of Creditor Diane M. Pentrack lms@nsslawfirm.com klw@nsslawfirm.com
Matt D. Urban	on behalf of Creditor STERLING JEWELERS INC D/B/A KAY JEWELERS kebeck@weltman.com jbluemle@weltman.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 9